

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19–19513–JKS
Chapter: 7
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Patrick O'Grady
91 Midvale Mountain Rd.
Mahwah, NJ 07430

Social Security No.:
xxx–xx–4694

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after December 8, 2021 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: November 8, 2021
JAN: env

Jeanne Naughton
Clerk

In re:
John Patrick O'Grady
Debtor

Case No. 19-19513-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 08, 2021

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db	#+ John Patrick O'Grady, 91 Midvale Mountain Rd., Mahwah, NJ 07430-2709

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 08 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2021 at the address(es) listed below:

Name	Email Address
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfbis.com

District/off: 0312-2

User: admin

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Date Rcvd: Nov 08, 2021

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Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Elizabeth Saydah	on behalf of Defendant Bank of America NA HSaydah@winston.com docketny@winston.com;heather-saydah-6555@ecf.pacerpro.com
James French	on behalf of Creditor TIAA FSB jfrench@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
James French	on behalf of Defendant TIAA FSB jfrench@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
James French	on behalf of Defendant EverBank jfrench@mw-c-law.com nj-ecfmail@ecf.courtdrive.com
John Sywilok	sywilokattorney@sywilok.com nj26@ecfcbis.com
Lauren Moyer	on behalf of Creditor TIAA FSB nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor TIAA FSB nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Melissa S DiCerbo	on behalf of Creditor TIAA FSB nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Michael S. Kopelman	on behalf of Creditor Kopelman & Kopelman LLP kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Plaintiff John Sywilok kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Trustee John Sywilok kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Attorney Kopelman & Kopelman LLP kopelaw@kopelmannj.com
Michael S. Kopelman	on behalf of Interested Party John W Sywilok kopelaw@kopelmannj.com
Mitchell Hausman	on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov
Scott S. Rever	on behalf of Creditor Barry Roy Donaldson srever@genovaburns.com srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com
Scott S. Rever	on behalf of Defendant Barry Roy Donaldson srever@genovaburns.com srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19